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7 *Attorneys for Plaintiff,*
8 *Alejandra Ruiz*

9 IN THE UNITED STATES DISTRICT COURT
10 FOR THE DISTRICT OF ARIZONA

11 Alejandra Ruiz,
12
13 Plaintiff,

14 vs.

15 Experian Information Solutions, Inc.,
16 an Ohio corporation.

17 Defendant.
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Case No.:

COMPLAINT

JURY TRIAL DEMAND

1 NOW COMES THE PLAINTIFF, ALEJANDRA RUIZ, BY AND THROUGH
2 COUNSEL, TRINETTE G. KENT, and for her Complaint against the Defendant,
3
4 pleads as follows:

5 **JURISDICTION**

- 6
7 1. Jurisdiction of this court arises under 15 U.S.C. §1681p, 15 U.S.C. §1692k(d)
8 and 28 U.S.C. §§1331,1337.
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10 2. This is an action brought by a consumer for violation of the Fair Credit
11 Reporting Act (15 U.S.C. §1681, *et seq.* [hereinafter “FCRA”]).

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13 **VENUE**

- 14 3. The transactions and occurrences which give rise to this action occurred in the
15 City of Phoenix, Maricopa County, Arizona.
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17 4. Venue is proper in the District of Arizona, Phoenix Division.

18 **PARTIES**

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20 5. The Defendant to this lawsuit is Experian Information Solutions, Inc.
21 (“Experian”), which is an Ohio company that maintains a registered agent in
22 Maricopa County, Arizona.
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GENERAL ALLEGATIONS

6. On or about April 6, 2015, Plaintiff obtained her Experian credit file and noticed inaccuracies on several trade lines (“Errant Trade Lines”).
7. On or about April 30, 2015, Ms. Ruiz submitted a letter to Experian, disputing the Errant Trade Lines.
8. On or about May 14, 2015, Ms. Ruiz received a letter from Experian, stating that it received a suspicious request and determined that it was not sent by Ms. Ruiz. Experian stated that it would not be initiating any disputes based on the suspicious correspondence and that it would apply this same policy to any future suspicious requests that it received.
9. Experian refused to investigate Ms. Ruiz’s dispute, in violation of the Fair Credit Reporting Act.

COUNT I

**NEGLIGENT VIOLATION OF THE FAIR CREDIT REPORTING ACT
BY EXPERIAN**

10. Plaintiff realleges the above paragraphs as if recited verbatim.
11. Defendant Experian prepared, compiled, issued, assembled, transferred, published, and otherwise reproduced consumer reports regarding Ms. Ruiz as that term is defined in 15 USC 1681a.

1 12. Such reports contained information about Ms. Ruiz that was false, misleading,
2 and inaccurate.

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4 13. Experian negligently failed to maintain and/or follow reasonable procedures to
5 assure maximum possible accuracy of the information it reported to one or
6 more third parties pertaining to Ms. Ruiz, in violation of 15 USC 1681e(b).

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8 14. After receiving Ms. Ruiz's consumer dispute to the Errant Trade Lines,
9 Experian negligently failed to conduct a reasonable reinvestigation as required
10 by 15 U.S.C. 1681i.

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12 15. As a direct and proximate cause of Experian's negligent failure to perform its
13 duties under the FCRA, Ms. Ruiz has suffered actual damages, mental anguish
14 and suffering, humiliation, and embarrassment.

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16 16. Experian is liable to Ms. Ruiz by reason of its violation of the FCRA in an
17 amount to be determined by the trier of fact together with her reasonable
18 attorneys' fees pursuant to 15 USC 1681o.

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22 **WHEREFORE, PLAINTIFF PRAYS** that this court grant her a judgment
23 against Experian for actual damages, costs, interest, and attorneys' fees.

24 **COUNT II**

25 **WILLFUL VIOLATION OF THE FAIR CREDIT REPORTING ACT**
26 **BY EXPERIAN**

27
28 17. Plaintiff realleges the above paragraphs as if recited verbatim.

1 18. Defendant Experian prepared, compiled, issued, assembled, transferred,
2 published, and otherwise reproduced consumer reports regarding Ms. Ruiz as
3 that term is defined in 15 USC 1681a.
4

5 19. Such reports contained information about Ms. Ruiz that was false, misleading,
6 and inaccurate.
7

8 20. Experian willfully failed to maintain and/or follow reasonable procedures to
9 assure maximum possible accuracy of the information that it reported to one or
10 more third parties pertaining to Ms. Ruiz, in violation of 15 USC 1681e(b).
11

12 21. After receiving Ms. Ruiz's consumer dispute to the Errant Trade Lines,
13 Experian willfully failed to conduct a reasonable reinvestigation as required by
14 15 U.S.C. 1681i.
15

16 22. As a direct and proximate cause of Experian's willful failure to perform its
17 duties under the FCRA, Ms. Ruiz has suffered actual damages, mental anguish
18 and suffering, humiliation, and embarrassment.
19

20 23. Experian is liable to Ms. Ruiz by reason of its violations of the FCRA in an
21 amount to be determined by the trier of fact together with her reasonable
22 attorneys' fees pursuant to 15 USC 1681n.
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1 **WHEREFORE, PLAINTIFF PRAYS** that this court grant her a judgment
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3 against Experian for the greater of statutory or actual damages, plus punitive damages,
4 along with costs, interest, and attorneys' fees.

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7 **JURY DEMAND**

8 Plaintiff hereby demands a trial by Jury.

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11 DATED: August 5, 2015

KENT LAW OFFICES

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13 By: /s/ Trinette G. Kent
14 Trinette G. Kent
15 Attorneys for Plaintiff,
16 Alejandra Ruiz
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